

Fill in this information to identify the case:

Debtor 1 **Sharon E Halfpenny**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 16-34776

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Seterus, Inc., as authorized servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

Court claim no. (if known): N / A

Last 4 digits of any number you use to identify the debtor's account: XXXX7655

Date of payment change:

Must be at least 21 days after date of this notice 02/01/2017

New total payment:

Principal, interest, and escrow, if any **\$ 795.56**

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 568.84

New escrow payment: \$ 218.68

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 **Sharon E Halfpenny**
First Name Middle Name Last Name

Case number (if known) 16-34776

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/Toni Townsend

Date December 16, 2016

Signature

Print:

Toni Townsend

Title

Bankruptcy Attorney

First Name

Middle Name

Last Name

Company

McCalla Raymer Pierce, LLC

Address

1 N. Dearborn St. Suite 1200

Number

Street

Chicago, IL 60602

City

State

ZIP Code

Contact phone

(312) 346-9088

Email

northerndistrict@pierceservices.com

L913

This is a statement of actual activity in your escrow account from September 2014 to January 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$6,518.47	\$9,977.89-
Date							
09/01/14	408.61	0.00 *	0.00	0.00		6,927.08	9,977.89-
10/01/14	408.61	0.00 *	0.00	0.00		7,335.69	9,977.89-
11/01/14	408.61	0.00 *	0.00	0.00		7,744.30	9,977.89-
12/01/14	408.61	0.00 *	0.00	0.00		8,152.91	9,977.89-
01/01/15	408.61	0.00 *	0.00	0.00		8,561.52	9,977.89-
02/01/15	408.61	0.00 *	0.00	0.00		8,970.13	9,977.89-
02/01/15	0.00	0.00	2,720.00-	2,696.83- *	COUNTY	6,250.13	12,674.72-
03/01/15	408.61	0.00 *	0.00	0.00		6,658.74	12,674.72-
04/01/15	408.61	2,696.83 *	0.00	0.00		7,067.35	9,977.89-
05/01/15	408.61	0.00 *	0.00	0.00		7,475.96	9,977.89-
06/01/15	408.61	0.00 *	0.00	0.00		7,884.57	9,977.89-
07/01/15	408.61	0.00 *	0.00	0.00		8,293.18	9,977.89-
07/01/15	0.00	0.00	2,183.33-	0.00 *	COUNTY	6,109.85	9,977.89-
08/01/15	408.61	0.00 *	0.00	0.00		6,518.46	9,977.89-
09/01/15	408.61	0.00 *	0.00	0.00		6,927.07	9,977.89-
10/01/15	408.61	0.00 *	0.00	0.00		7,335.68	9,977.89-
11/01/15	408.61	0.00 *	0.00	0.00		7,744.29	9,977.89-
12/01/15	408.61	0.00 *	0.00	0.00		8,152.90	9,977.89-
01/01/16	408.61	0.00 *	0.00	0.00		8,561.51	9,977.89-
01/01/16	0.00	0.00	0.00	1,351.21- *	COUNTY	8,561.51	11,329.10-
02/01/16	408.61	0.00 *	0.00	0.00		8,970.12	11,329.10-
02/01/16	0.00	0.00	2,720.00-	0.00 *	COUNTY	6,250.12	11,329.10-
03/01/16	408.61	0.00 *	0.00	0.00		6,658.73	11,329.10-
04/01/16	408.61	0.00 *	0.00	0.00		7,067.34	11,329.10-
05/01/16	408.61	535.58 *	0.00	0.00		7,475.95	10,793.52-
06/01/16	408.61	0.00 *	0.00	0.00		7,884.56	10,793.52-
07/01/16	408.61	0.00 *	0.00	0.00		8,293.17	10,793.52-
07/01/16	0.00	0.00	2,183.33-	1,272.94- *	COUNTY	6,109.84	12,066.46-
08/01/16	408.61	0.00 *	0.00	0.00		6,518.45	12,066.46-
09/01/16	408.61	0.00 *	0.00	0.00		6,927.06	12,066.46-
10/01/16	408.61	0.00 *	0.00	0.00		7,335.67	12,066.46-
11/01/16	408.61	19,549.00 *	0.00	0.00		7,744.28	7,482.54
12/01/16	408.61	0.00	0.00	0.00		8,152.89	7,482.54
01/01/17	408.61	0.00	0.00	0.00		8,561.50	7,482.54
Total	\$11,849.69	\$22,781.41	\$9,806.66-	\$5,320.98-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS

IN RE: **Sharon E Halfpenny**

Debtor(s),

Chapter 13

Case No. 16-34776

Judge Deborah L. Thorne

CERTIFICATE OF SERVICE

TO: SEE ATTACHED ADDRESSES

CERTIFICATION

I, the undersigned Attorney, Certify that I served a copy of the attached Notice to the Addresses attached by depositing the same at the U.S. Mail at 1 North Dearborn, Chicago, Illinois 60602 at 5:00 P.M. on December 16, 2016, with proper postage prepaid.

/s/ Toni Townsend

Toni Townsend

ARDC# 6289370

1 N. Dearborn St. Suite 1200

Chicago, IL 60602

(312) 346-9088

**Pierce & Associates, P.C. and McCalla Raymer, LLC combined Firms to form the Firm
McCalla Raymer Pierce, LLC.**

**This is an attempt to collect a debt and any information obtained will be used for that
purpose.**

9734-97201

SERVICE LIST

To Trustee:

Marilyn O Marshall

224 South Michigan Ste 800

Chicago, IL 60604

by Electronic Notice through ECF

To Debtor:

Sharon E Halfpenny

P.O. Box 289

Amboy, IL 61310

by U.S. Mail

To Attorney:

Joseph S Davidson

Sulaiman Law Group, Ltd.

900 Jorie Boulevard

Suite 150

Oak Brook, IL 60523

by Electronic Notice through ECF

McCalla Raymer Pierce, LLC

Attorney For: Creditor

1 N. Dearborn St. Suite 1200

Chicago, IL 60602

(312) 346-9088

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